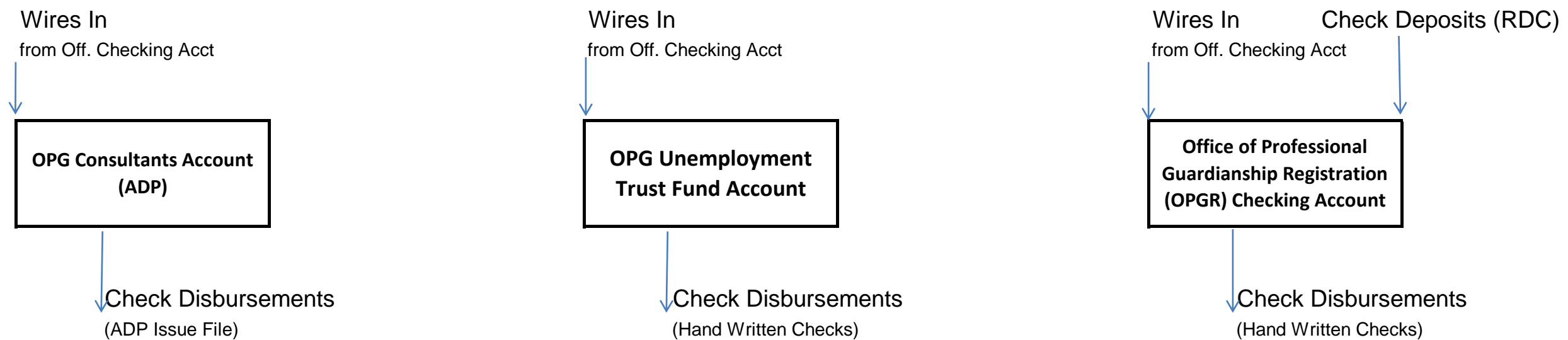
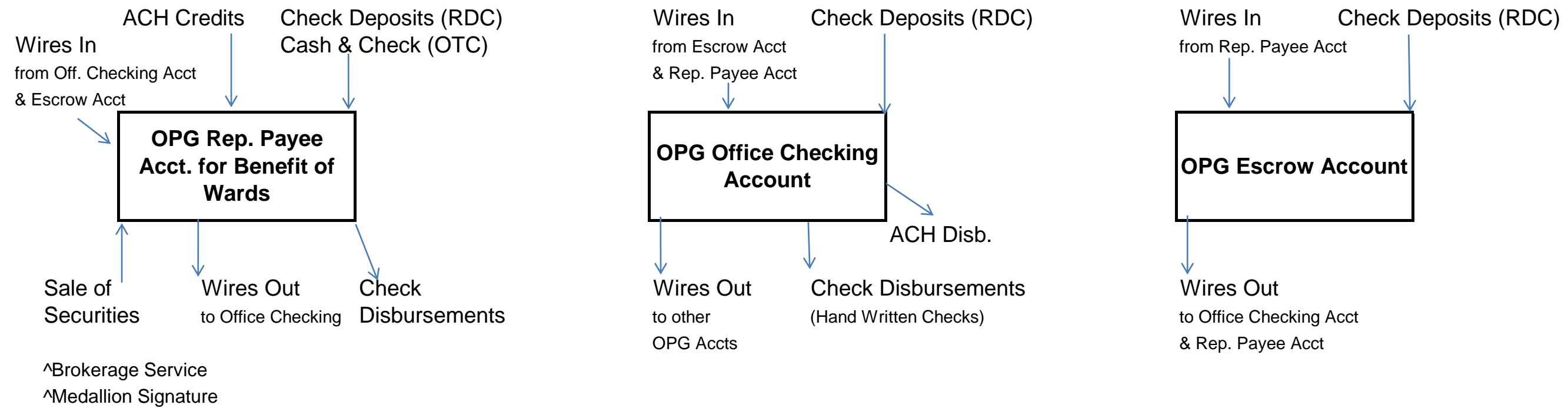


The Office of the Public Guardian

EXHIBIT J

Accounts Structure and Funds Flow



Note: Fed Wires In/Out of this OPG account network will be Book-to-Book.